

Mold and Homeowner Insurance

Most standard homeowner policies typically do not cover losses caused by rust, rot, mold, or other fungi. Insurance companies generally consider mold a home maintenance issue. If you have mold growing in your home, check with your agent about the specific circumstances, and how coverage might apply.

Protect your home from mold damage

Once mold spores settle in your home, they need moisture to grow and digest whatever material they are growing on. Excess moisture or water build up from high humidity, flooding, or a leaky roof, provide ideal conditions for mold growth. There is no way to rid all mold spores from your home, but you can take steps to control mold growth by:

- Periodically inspecting your home for leaks or potential leaks, such as a bulging or cracked water line to a washing machine or toilet.
- Fixing plumbing leaks immediately.
- Keeping your home's exterior painted.
- Not piling wood or debris in crawl spaces or against the side of your house.
- Checking your home - it should not be completely airtight! A home that can't breathe will grow mold, especially in attics and other dark areas.
- If you see evidence of fungus, have your home inspected. Be aware that the location of the fungus may not be the actual point of entry.
- You can reduce indoor humidity by:
 - ✓ Venting bathrooms, dryers, and other moisture-generating sources to the outside.
 - ✓ Using air conditioners and dehumidifiers.
 - ✓ Increasing ventilation.
 - ✓ Using exhaust fans when you cook, wash dishes or clean.
- Take precautions to prevent condensation on cold surfaces by adding insulation to windows, piping, exterior walls, roofs, or floors.
- Don't install carpeting where there is a perpetual moisture problem, such as bathrooms or on concrete floors with leaks or frequent condensation.

If you have questions about your coverage, check your policy or contact your agent directly.

More mold resources

The following agencies offer information on what causes mold, the effects of mold on your health, and how to prevent mold:

Washington State Department of Health

Division of Environmental Health

7171 Clearwater Lane , Tumwater, Washington 98501
PO Box 47825
Olympia , Washington 98504-7825
Phone: 1-360-236-4501
Web site: <http://www.doh.wa.gov/ehp/ts/>

U.S. Environmental Protection Agency (EPA)

Region 10

1200 Sixth Avenue
Seattle WA 98101
Phone: 1-800 424-4EPA (1-206 553-1200)

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights,
call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>